

Angela Delgado BANKRUPTCY COURT
3 eight 8th Street Englewood Cliffs, NJ 07632
NEWARK, NJ

2022 APR 27 P 2:30 Case # 22-10859-RG

04/21/2022

JEANNE A. NAUGHTON Chapter 13

BY: JAN DEPUTY CLERK

United States Bankruptcy Court
District of New Jersey
Honorable Rosemary Gambardella

Re: Bankruptcy – Sale of my house

Honorable Rosemary Garbardella,

I would like to respectfully inform you that, the matters with my property began when the economy took a downturn. I was raising my kids by myself, lost my income, had the loss in my family and had too many unexpected expenses. However, as soon as I recovered my hours of work and income, I pursued professional help to settle my loan.

In February 2020, I went to the courthouse in Hackensack NJ and a court employee named Angelica recommended me to hire attorney Christopher Martone from Martone & Associates, LLC in Fort Lee NJ. Consequently, I met this attorney and he assured me that he would negotiate with Midland Mortgage to help me obtain a loan modification. He also assured me that filing a bankruptcy would stop the sale of my house scheduled for January 28, 2022. Subsequently, he charged me \$5,830 for a Bankruptcy chapter 13, \$4,500 for a bankruptcy chapter 7 and \$4,000 for a loan modification, totaling **\$14,330** (please see attached receipts).

Unfortunately, yet, purportedly Mr. Martone refused filed bankruptcy, neither obtained a loan modification as agreed. Even when I constantly asked him if he had filed bankruptcy and reminded him of the sales date, to what he responded, "*I know, I am gaining time. That's not gonna happen*".

It was after the house was sold to Sholomit, that he filed one of the two bankruptcies that he had charged me for and in unity with Sholomit suggested me to get \$1,000,000 or to pay rent to Sholomit.

When Martone understood that I could not get the one million dollars that he and Sholomit were asking me for, he texted me informing me that he would not longer represent me. That he was done with me. Since then, I was on my own. (Please see attached)

I desperately returned to the courthouse in Hackensack, I sent a letter to the supreme court in Trenton NJ, and found/hired a new attorney in Westwood, Geoffrey Mueller.

Consequently, I would like to request:

- That Christopher Martone gets removed as my attorney and Geoffrey Mueller is authorized to represent me
- That the sale of my house is set for mediation, to present and clarify the facts, for I was deceived and pushed to this situation by Martone.
- That I am granted an opportunity to settle my debt with the lender. My house is worth more than my debt. I could sell it and cure the debt with the lender. I restate that, I was deceived and pushed to this situation by Martone and his team.

I have tried so hard to save my house and I hope that my request is considered and granted. Thank you in advance.

Respectfully yours,



Angela Delgado

Agreement to Provide Legal Services

THIS AGREEMENT, dated October 15, 2021
is made BETWEEN the Client(s)

Angela Cedeno f/k/a Angela Delgado
whose address is
38th Street
Englewood, Cliffs, NJ 07632

referred to as "You,"

AND

Martone & Associates, LLC
whose address is
2500 Lemoine Avenue
Fort Lee, New Jersey 07024

referred to as the "Law Firm."

Legal Services to be Provided. You agree that the Law Firm will represent your interests in the following matter: Loan Modification negotiations Midland Mortgage.

Legal Fee:

Total legal Fee and costs. You agree to pay a total fee of **\$4,000.00** for legal services and costs.

1. Your Responsibility. You must fully cooperate with the Law Firm and provide all information relevant to the issues involved in this matter. You must also pay all bills as required by the Agreement. If You do not comply with these requirements, the Law Firm may ask the Court for permission to withdraw from representing You. The Law Firm will also withdraw at your request.

2. No Guarantee. The Law Firm agrees to provide conscientious, competent and diligent services and at all times will seek to achieve solutions which are just and reasonable for You. However, because of many unknown factors, attorneys cannot and do not warrant, predict or guarantee results or the final outcome of any case.

Signatures. You and the Law Firm have read and agree to this Agreement. The Law Firm has answered all of your questions and fully explained this Agreement to your complete satisfaction. You have been given a copy of this Agreement.

Law Firm: **Martone & Associates, LLC**

Agreed and Accepted

By _____
Christopher S. Martone
Attorney Christopher S. Martone, ESQ.

Angela Cedeno
Clients **Angela Cedeno f/k/a Angela Delgado**

Agreement to Provide Legal Services

THIS AGREEMENT, dated March 18, 2020
is made BETWEEN the Client(s)

Angela Cedeno f/k/a Angela Delgado
whose address is
38th Street
Englewood, Cliffs, NJ 07632

referred to as "You,"

AND

Martone & Associates, LLC

whose address is
2500 Lemoine Avenue
Fort Lee, New Jersey 07024
referred to as the "Law Firm."

Legal Services to be Provided.
matter: Bankruptcy Chapter 13.

You agree that the Law Firm will represent your interests in the following

Legal Fee:

Total legal Fee and costs. You agree to pay a total fee of \$5,830.00 for legal services and costs. The 1st payment of \$3,830.00 is due upon the signing of this agreement. The balance of \$2,000.00 shall be due by 4/15/2020.

1. Your Responsibility. You must fully cooperate with the Law Firm and provide all information relevant to the issues involved in this matter. You must also pay all bills as required by the Agreement. If You do not comply with these requirements, the Law Firm may ask the Court for permission to withdraw from representing You. The Law Firm will also withdraw at your request.

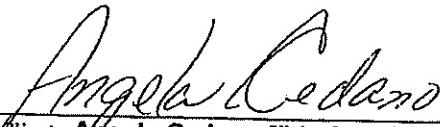
2. No Guarantee. The Law Firm agrees to provide conscientious, competent and diligent services and at all times will seek to achieve solutions which are just and reasonable for You. However, because of many unknown factors, attorneys cannot and do not warrant, predict or guarantee results or the final outcome of any case.

Signatures. You and the Law Firm have read and agree to this Agreement. The Law Firm has answered all of your questions and fully explained this Agreement to your complete satisfaction. You have been given a copy of this Agreement.

Law Firm: **Martone & Associates, LLC**

Agreed and Accepted

By _____
Attorney Christopher S. Martone, ESQ.


Clients **Angela Cedeno f/k/a Angela Delgado**

Agreement to Provide Legal Services

THIS AGREEMENT, dated September 25, 2020
is made BETWEEN the Client(s)

Angela Cedeno f/k/a Angela Delgado
whose address is
38th Street
Englewood, Cliffs, NJ 07632

referred to as "You,"

AND

Martone & Associates, LLC

whose address is

2500 Lemoine Avenue
Fort Lee, New Jersey 07024
referred to as the "Law Firm."
Legal Services to be Provided.
matter: Bankruptcy Chapter 7

You agree that the Law Firm will represent your interests in the following

Legal Fee:

Total legal Fee and costs. You agree to pay a total fee of **\$4,500.00** for legal services and costs.

1. Your Responsibility. You must fully cooperate with the Law Firm and provide all information relevant to the issues involved in this matter. You must also pay all bills as required by the Agreement. If You do not comply with these requirements, the Law Firm may ask the Court for permission to withdraw from representing You. The Law Firm will also withdraw at your request.

2. No Guarantee. The Law Firm agrees to provide conscientious, competent and diligent services and at all times will seek to achieve solutions which are just and reasonable for You. However, because of many unknown factors, attorneys cannot and do not warrant, predict or guarantee results or the final outcome of any case.

Signatures. You and the Law Firm have read and agree to this Agreement. The Law Firm has answered all of your questions and fully explained this Agreement to your complete satisfaction. You have been given a copy of this Agreement.

Law Firm: **Martone & Associates, LLC**

Agreed and Accepted

By

Attorney Christopher S. Martone, ESQ.

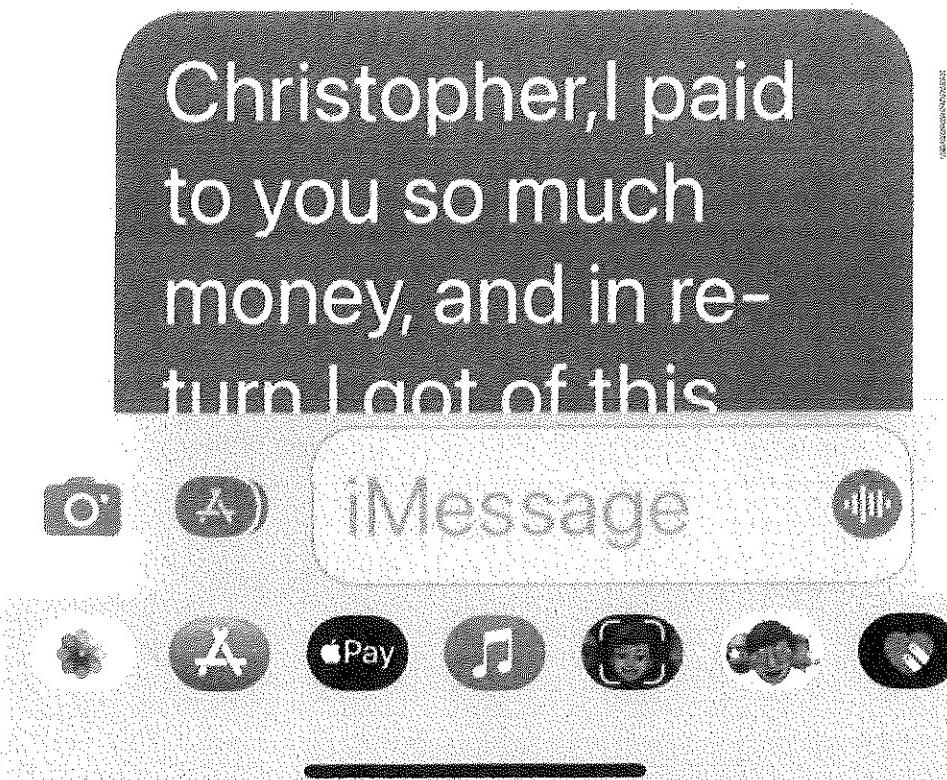


Angela Cedano
Clients Angela Cedeno f/k/a Angela Delgado



I am disappointed
that you actually
text me this.

Good luck.





Martone >

Christopher, I paid
to you so much
money, and in re-
turn I got of this
unfortunate situa-
tion caused by
your lack of dili-
gence.

Pls tell my how not
to worry now 😊
Pls tell me what to
tell my children



iMessage



